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What is claimed is:

1. A facsimile comprising:
 - a scanner for capturing an image;
 - a memory card reader for loading and unloading a memory card
 - 5 and reading image data from said memory card;
 - an operating unit;
 - a modem for modulating and demodulating image information into and from the data that can be transmitted and received through a communication line;
 - 10 an image data format converter for converting image data read out from said memory card into data in a format for a facsimile transmission; and
 - a printing unit for printing, according to an instruction from said operating unit an image corresponding to the image data read out from
 - 15 said memory card, an image corresponding to the image data received through said communication line, and the image captured by said scanner.
2. The facsimile according to claim 1, wherein said printing unit prints, according to said operating unit, a thumbnail corresponding to the
- 20 image data read out from said memory card.
3. The facsimile according to claim 2 further comprising:
 - a display for displaying the thumbnail corresponding to the image data read out from said memory card; and
 - 25 a controller operable to:
 - select a specific thumbnail from the thumbnail displayed on said display with said operating unit; and

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make said printing unit print an image corresponding to the specific thumbnail.

4. The facsimile according to claim 3, wherein said controller is
5 operable to select to print the image corresponding to the specific
thumbnail after said printing unit prints the thumbnail, and to print the
image corresponding to the specific thumbnail without printing the
thumbnail by the printing unit after said display displays the thumbnail.

10 5. The facsimile according to claim 3, wherein said operating
unit comprises numeric keys for specifying the specific thumbnail.

6. The facsimile according to claim 3,
wherein said display displays a detailed image corresponding to
15 the specific thumbnail if said operating unit specifies the specific
thumbnail, and

wherein said printing unit prints the detailed image according to
an instruction from said operating unit.

20 7. The facsimile according to claim 1, wherein said image data
format converter converts the image data stored in said memory card into
data conforming to the ITU-T T.81 Standard.

8. The facsimile according to claim 1,
25 wherein said image data format converter converts the image
data stored in said memory card into first data conforming to the ITU-T
T.81 Standard, and second data conforming to a modified Huffman (MH)

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code, and

wherein said operating unit selects one of the first and second data.

5 9. The facsimile according to claim 1, wherein said memory card is a secure digital (SD) memory card.

10 10. The facsimile according to claim 1, wherein said image data format converter converts JPEG image data in a JFIF format of TIFF into data conforming to the ITU-T T.81 Standard.

15 11. A communication terminal comprising:
a memory card reader for loading and unloading a memory card and reading image data from said memory card,
a receiver for receiving image information through a communication line, and

20 a printing unit for printing an image corresponding to the image data read out from said memory card, and an image data corresponding to the image information received through said communication line.

25 12. The communication terminal according to claim 11, wherein said printing unit prints a thumbnail corresponding to the image data read out from said memory card.

 13. The communication terminal according to claim 12 further comprising:

a display for displaying the list of the thumbnail corresponding to

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the image data read out from said memory card, and

a controller operable to make said printing unit print an image corresponding to the specific thumbnail selected from the list of the thumbnail displayed on said display means.

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14. The communication terminal according to claim 13, wherein said controller is operable to select to printing the image corresponding to the specific thumbnail after said printing unit prints the thumbnail, and to print the image corresponding to the specific thumbnail without printing the thumbnail after said display displays the thumbnail.

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15. The communication terminal according to claim 13 further comprising numeric keys for specifying the specific thumbnail.

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16. The communication terminal according to claim 13, wherein said display displays a detailed image of the specific thumbnail, and wherein said printing unit prints the detailed image.

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17. The communication terminal according to claim 11 further comprising an image data format converter for converting the image data stored in said memory card into data conforming to the ITU-T T.81 Standard.

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18. The communication terminal according to claim 11, wherein said memory card is a secure digital (SD) memory card.

19. The communication terminal according to claim 11 further

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